

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-22849-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karl G. Spicer
2837 Kathleen Ter
Union, NJ 07083-4114

Yolanda G. Spicer
2837 Kathleen Ter
Union, NJ 07083-4114

Social Security No.:
xxx-xx-3396

xxx-xx-2854

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 13, 2018.

On 10/24/19 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: November 14, 2019
Time: 08:30 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 25, 2019
JAN: wdh

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Karl G. Spicer
 Yolanda G. Spicer
 Debtors

Case No. 17-22849-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 185

Page 1 of 3
 Total Noticed: 51

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db/jdb
 aty
 cr
 cr
 517103692 Karl G. Spicer, Yolanda G. Spicer, 2837 Kathleen Ter, Union, NJ 07083-4114
 516897929 +Laura A. Rabb, 284 Amboy Avenue, Woodbridge, NJ 07095-2804
 +Freddie MAC, C/O Robertson, Anschutz & Schneid P.L., 6409 Congress Ave, Suite 100,
 Boca Raton, FL 33487-2853
 +LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard,
 Suite 1400, Philadelphia, PA 19103-1814
 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 Cardworks/CW Nexus- Merrick Bank, Attn: Bankruptcy, PO Box 9201,
 Old Bethpage, NY 11804-9001
 516897930 Chase Card- Slate, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
 516897931 Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S,
 Louis, MO 63129
 516897935 Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 517959711 +Federal Home Loan Mortgage Corp, Shellpoint Mortgage Servicing, P.O. Box 10826,
 Greenville, SC 29603-0826
 517959712 +Federal Home Loan Mortgage Corp, Shellpoint Mortgage Servicing, P.O. Box 10826,
 Greenville, SC 29603-0675, Federal Home Loan Mortgage Corp,
 Shellpoint Mortgage Servicing 29603-0826
 517162289 +First Community Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516897936 Hudson County Employees FCU, PO Box 7, Brick, NJ 08723-0007
 517175717 +Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way,
 Virginia Beach, VA 23452-4262
 516897939 Loancare Inc, PO Box 8068, Virginia Beach, VA 23450-8068
 516897944 Public Service Fcu, 619 Union Ave, Middlesex, NJ 08846-1963
 516897947 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of NJ- Division of Taxation, PO Box 286,
 Trenton, NJ 08695-0286)
 516897945 Specialized Loan Servicing/Sls, Attn: Bankruptcy, PO Box 636005,
 Littleton, CO 80163-6005
 516897946 +State of NJ- Div of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516897951 The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
 516897952 Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507
 516954643 navient Solutions, LLC on behalf of, United Student Aid Funds, Inc.,
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 26 2019 01:19:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 26 2019 01:19:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/PDF: gecsed@recoverycorp.com Oct 26 2019 01:33:23
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 516897928 E-mail/Text: cms-bk@cms-collect.com Oct 26 2019 01:18:49 Capital Management Services,
 698 1/2 S Ogden St, Buffalo, NY 14206-2317
 516897932 E-mail/PDF: creditonebknofifications@resurgent.com Oct 26 2019 01:33:35 Credit One Bank NA,
 PO Box 98873, Las Vegas, NV 89193-8873
 516909382 E-mail/Text: mrdiscen@discover.com Oct 26 2019 01:18:13 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 516897933 E-mail/Text: mrdiscen@discover.com Oct 26 2019 01:18:13 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 516897934 E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Oct 26 2019 01:15:22
 Eos Cca- Verizon Wireless, 700 Longwater Dr, Norwell, MA 02061-1624
 516897937 E-mail/Text: cio.bncmail@irs.gov Oct 26 2019 01:18:37 Internal Revenue Service,
 PO Box 804527, Cincinnati, OH 45280-4527
 516897938 E-mail/Text: bncnotices@becket-lee.com Oct 26 2019 01:18:24 Kohls/Capital One,
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
 517448865 +E-mail/PDF: resurgentbknofifications@resurgent.com Oct 26 2019 01:33:37 LVNV Funding, LLC,
 c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587,
 LVNV Funding, LLC, c/o Resurgent Capital Services 29603-0587
 517448864 E-mail/PDF: resurgentbknofifications@resurgent.com Oct 26 2019 01:34:17 LVNV Funding, LLC,
 c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
 517085681 E-mail/PDF: resurgentbknofifications@resurgent.com Oct 26 2019 01:33:38
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517085201 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 26 2019 01:34:06 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 517132394 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 26 2019 01:19:09 MIDLAND FUNDING LLC,
 PO BOX 2011, WARREN, MI 48090-2011
 516897940 E-mail/PDF: pa_dc_claims@navient.com Oct 26 2019 01:33:32 Navient, Attn: Bankruptcy,
 PO Box 9500, Wilkes Barre, PA 18773-9500

District/off: 0312-2

User: admin
Form ID: 185

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Total Noticed: 51

Date Rcvd: Oct 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517163559 +Fax: 407-737-5634 Oct 26 2019 02:02:29 Ocwen Loan Servicing, LLC,
Ocwen Loan Servicing, LLC, ATTN: Cashiering Department, 1661 Worthington Rd., Suite 100,
West Palm Beach, FL 33409-6493
516897941 Fax: 407-737-5634 Oct 26 2019 02:02:29 Ocwen Loan Servicing, LLC,
Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
516897942 E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:34:41 Old Navy Visa/Synchrony Bank,
PO Box 960017, Orlando, FL 32896-0017
517127346 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 26 2019 01:45:49
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541
516897943 E-mail/Text: bankruptcy@prosper.com Oct 26 2019 01:19:47 Prosper Marketplace Inc,
PO Box 396081, San Francisco, CA 94139-6081
517175517 +E-mail/Text: bncmail@w-legal.com Oct 26 2019 01:19:24 Prosper Marketplace Inc.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517070288 E-mail/Text: bnc-quantum@quantum3group.com Oct 26 2019 01:19:02
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516900080 +E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:34:41 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516897948 E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:34:42 Synchrony Bank, PO Box 960061,
Orlando, FL 32896-0061
516897949 E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:34:42 Synchrony Bank/Old Navy,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516897950 E-mail/PDF: gecsedirecoverycorp.com Oct 26 2019 01:33:23 Synchrony Bank/Pc Richard,
Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
517559123 E-mail/Text: GUARBE-courtdocs@ascendiumeducation.org Oct 26 2019 01:15:32
United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
516979500 +E-mail/Text: BKRMailOps@weltman.com Oct 26 2019 01:19:21
Volvo Car Financial Services US, LLC, c/o Weltman, Weinberg & Reis Co LPA,
323 W. Lakeside Ave Suite 200, Cleveland, OH 44113-1009

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517280662 Public Service Hudson County EFCU
518515521* +First Community Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
517108375* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)
516897927 ##Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 25, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor LakeView Loan Servicing, LLC NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon on behalf of Creditor First Community Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: 185

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Total Noticed: 51

Date Rcvd: Oct 25, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Laura M. Egerman on behalf of Creditor Freddie MAC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Marc C Capone on behalf of Joint Debtor Yolanda G. Spicer 5325@notices.nextchapterbk.com,
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com;mcapone@gbclawgroup.com
Marc C Capone on behalf of Debtor Karl G. Spicer 5325@notices.nextchapterbk.com,
docs@caponeandkeefe.com,ecf@gbclawgroup.com/e4eaf5f23@maildrop.clio.com;mcapone@gbclawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa S DiCerbo on behalf of Creditor LakeView Loan Servicing, LLC nj-ecfmail@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9